

BEFORE THE DEPARTMENT OF REVENUE
OF THE STATE OF MONTANA

In the matter of the amendment of) NOTICE OF PUBLIC HEARING ON
ARM 42.4.2701, 42.4.2703,) PROPOSED AMENDMENT
42.4.2704, and 42.4.2708 pertaining)
to the Qualified Endowment Credit)

TO: All Concerned Persons

1. On July 8, 2014, at 11 a.m., the Department of Revenue will hold a public hearing in the Third Floor Reception Area Conference Room of the Sam W. Mitchell Building, located at 125 North Roberts, Helena, Montana, to consider the proposed amendment of the above-stated rules. The conference room is most readily accessed by entering through the east doors of the building.

2. The Department of Revenue will make reasonable accommodations for persons with disabilities who wish to participate in this public hearing or need an alternative accessible format of this notice. If you require an accommodation, please advise the department of the nature of the accommodation needed, no later than 5 p.m. on June 27, 2014. Please contact Laurie Logan, Department of Revenue, Director's Office, P.O. Box 7701, Helena, Montana 59604-7701; telephone (406) 444-7905; fax (406) 444-3696; or lalogan@mt.gov.

3. The rules proposed to be amended provide as follows, new matter underlined, deleted matter interlined:

42.4.2701 DEFINITIONS The following definitions apply to this subchapter:

(1) through (3) remain the same.

(4) "Permanent irrevocable fund" means a fund comprised of one or more assets that are invested ~~for the production or growth of income, the principal of which must be retained and the income of which may be added to the principal or expended and appropriated pursuant to the Uniform Prudent Management of Institutional Funds Act provided for in Title 72, chapter 30, MCA.~~ Investment assets may include cash, securities, mutual funds, or other investment assets. A "building fund" or other fund that is used to accumulate contributions that will be expended is not a permanent irrevocable fund. A fund from which contributions are expended directly for constructing, renovating, or purchasing operational assets, such as buildings or equipment, is not a permanent irrevocable fund.

(5) and (6) remain the same.

AUTH: 15-30-2620, 15-31-501, MCA

IMP: 15-30-2131, 15-30-2152, 15-30-2327, 15-30-2328, 15-30-2329, 15-31-114, 15-31-161, 15-31-162, MCA

REASONABLE NECESSITY: The department proposes amending ARM 42.4.2701 to update the definition of the term "permanent irrevocable fund" to

coincide with revisions made to the Uniform Prudent Management of Institutional Funds Act with Senate Bill 108, L. 2013.

42.4.2703 ELIGIBILITY REQUIREMENTS TO HOLD A QUALIFIED ENDOWMENT (1) To hold a qualified endowment an organization must be:

(a) incorporated or otherwise formed under the laws of Montana and exempt from federal income tax under 26 USC 501(c)(3); or

(b) a Montana chartered bank or trust company, as defined in 15-30-2327, MCA, holding an endowment fund on behalf of a Montana or foreign ~~501-(3)(c)~~ 501(c)(3) organization.

(2) A qualifying gift to an institution meeting the definition in (1)(b) at the time of the gift remains a qualifying gift even if subsequent changes to the institution mean it no longer meets the definition of an entity eligible to hold a qualified endowment. For example, a qualifying gift to a Montana chartered bank remains a qualifying gift even if the bank is subsequently acquired and absorbed by a nationally chartered bank.

AUTH: 15-30-2620, 15-31-501, MCA

IMP: 15-30-2327, 15-30-2329, 15-31-161, 15-31-162, ~~90-6-133~~, MCA

REASONABLE NECESSITY: The department proposes amending ARM 42.4.2703 to add more specificity regarding the eligibility requirements for holding a qualified endowment as provided for in 15-30-2327, MCA. The proposed amendments to the rule will protect taxpayers who are claiming the credit from losing their credit or being subject to recapture because of events beyond their control, and correct a federal statute reference formatting error. The department further proposes striking 90-6-133, MCA, as an implementing statute from the rule because it no longer applies.

42.4.2704 TAX CREDIT AND DEDUCTION LIMITATIONS (1) The credit allowed the corporation, estate, trust, or individual against its tax liability for a contribution of a planned gift is the percentage, as shown in the following table, of the present value of the allowable contribution as defined in ARM 42.4.2701. The credit allowed against the tax liability of the corporation, estate, or trust for a direct contribution is equal to 20 percent of the charitable contribution. The maximum credit that may be claimed in one year is \$10,000 per donor. A contribution made in a previous tax year cannot be used for a credit in any subsequent tax year.

Planned Gifts by Individuals or Entities

<u>Planned Gift Date</u>	<u>Present Value Percent of Present Value</u>	<u>Used to Calculate Maximum Credit</u>	<u>Maximum Credit Per Year</u>
7/1/03 - 12/31/13 <u>12/31/19</u>	40%	\$25,000	\$10,000

(2) The credit allowed against the corporate, estate, trust, or individual tax liability for a charitable gift made by a corporation, small business corporation, estate, trust, partnership, or limited liability company directly to a qualified endowment is the percentage, as shown in the following table, of the allowable contribution as defined in ARM 42.4.2701.

Unplanned Gifts by Eligible Entities

<u>Qualified Charitable Gift Date</u>	<u>Percent of Allowable Contribution</u>	<u>Allowable Contribution Used to Calculate Maximum Credit</u>	<u>Maximum Credit Per Year</u>
7/1/03 - 12/31/13 <u>12/31/19</u>	20%	\$50,000	\$10,000

(3) The balance of the allowable contributions not used in the credit calculation may be used as a deduction subject to the limitations and carryover provisions found in 15-30-2131, MCA, or for corporations, the limitations and carryover provisions found in 15-31-114, MCA.

(a) ~~Example of an Allowable Deduction When a Planned Gift is Used~~
allowable deduction when a planned gift is used for the Qualified Endowment Credit:

<u>Time Period</u>	<u>Present Value</u>	<u>Maximum Credit</u>	<u>Credit Percentage</u>	<u>Allowable Deduction</u>
7/1/03 - 12/31/13 <u>12/31/19</u>	\$50,000 -	(\$10,000 / .40) =		\$25,000

(b) ~~Example of an Allowable Deduction When an Outright Gift is Used~~
allowable deduction when and outright gift is used for the Qualified Endowment Credit:

<u>Time Period</u>	<u>Market Value</u>	<u>Maximum Credit</u>	<u>Credit Percentage</u>	<u>Allowable Deduction</u>
7/1/03 - 12/31/13 <u>12/31/19</u>	\$55,000 -	(\$10,000 / .20) =		\$5,000

(4) A contribution to a qualified endowment by a small business corporation, partnership, or limited liability company qualifies for the credit only if the entity ~~is~~ carrying carried on a trade or business or rental activity during the tax year the contribution was made.

(5) through (10) remain the same.

AUTH: 15-30-2620, 15-31-501, MCA

IMP: 15-30-2327, 15-30-2328, 15-30-2329, 15-31-161, 15-31-162, MCA

REASONABLE NECESSITY: The department proposes amending ARM 42.4.2704 based on the passage of Senate Bill 108, L. 2013, which extended the termination date of the Montana Charitable Endowment Credit from December 31, 2013, to December 31, 2019. The department further proposes making grammatical and punctuation corrections to the rule where needed.

42.4.2708 DETERMINING PRESENT VALUE FOR THE ENDOWMENT CREDIT (1) remains the same.

(2) As derived from the May 2009 IRS Publication 1457 titled "Actuarial Valuations," the life expectancy tables that shall be used when determining the present value for the endowment credit are as follows:

Table 1: Single Life Expectancies Based on 2000 CM Mortality

AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.
0	76.8	13	64.5	26	52	39	39.8	52	28.1	65	17.7	78	9.4	91	4.1	104	1.7
1	76.3	14	63.5	27	51.1	40	38.8	53	27.2	66	17	79	8.9	92	3.9	105	1.5
2	75.4	15	62.5	28	50.1	41	37.9	54	26.4	67	16.3	80	8.4	93	3.6	106	1.4
3	74.4	16	61.6	29	49.2	42	37	55	25.5	68	15.6	81	7.9	94	3.4	107	1.2
4	73.4	17	60.6	30	48.2	43	36.1	56	24.7	69	14.9	82	7.4	95	3.1	108	1
5	72.4	18	59.6	31	47.3	44	35.2	57	23.9	70	14.2	83	7	96	2.9	109	0.5
6	71.4	19	58.7	32	46.3	45	34.3	58	23.1	71	13.6	84	6.6	97	2.7	110	0
7	70.4	20	57.7	33	45.4	46	33.4	59	22.3	72	12.9	85	6.2	98	2.5		
8	69.5	21	56.8	34	44.4	47	32.5	60	21.5	73	12.3	86	5.8	99	2.4		
9	68.5	22	55.8	35	43.5	48	31.6	61	20.7	74	11.7	87	5.4	100	2.2		
10	67.5	23	54.9	36	42.6	49	30.7	62	19.9	75	11.1	88	5.1	101	2.1		
11	66.5	24	54	37	41.6	50	29.8	63	19.2	76	10.5	89	4.7	102	1.9		
12	65.5	25	53	38	40.7	51	29	64	18.4	77	9.9	90	4.4	103	1.8		

Table 2: Two Life Expectancies Based on 2000 CM Mortality

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE
1	2		EXP.	1	2		EXP.	1	2		EXP.	1	2		EXP.	1	2		EXP.	1	2		EXP.
20	20		65.6	20	65		58.0	21	21		64.6	21	66		57.0	22	23		63.1	22	68		56.0
20	21		65.1	20	66		58.0	21	22		64.1	21	67		57.0	22	24		62.6	22	69		56.0
20	22		64.6	20	67		57.9	21	23		63.6	21	68		57.0	22	25		62.2	22	70		56.0
20	23		64.2	20	68		57.9	21	24		63.2	21	69		57.0	22	26		61.8	22	71		56.0
20	24		63.8	20	69		57.9	21	25		62.8	21	70		56.9	22	27		61.4	22	72		56.0
20	25		63.4	20	70		57.9	21	26		62.4	21	71		56.9	22	28		61.0	22	73		56.0
20	26		63.0	20	71		57.9	21	27		62.0	21	72		56.9	22	29		60.7	22	74		55.9
20	27		62.6	20	72		57.9	21	28		61.6	21	73		56.9	22	30		60.3	22	75		55.9
20	28		62.3	20	73		57.9	21	29		61.3	21	74		56.9	22	31		60.0	22	76		55.9
20	29		62.0	20	74		57.8	21	30		61.0	21	75		56.9	22	32		59.7	22	77		55.9
20	30		61.7	20	75		57.8	21	31		60.7	21	76		56.9	22	33		59.4	22	78		55.9
20	31		61.4	20	76		57.8	21	32		60.4	21	77		56.9	22	34		59.2	22	79		55.9
20	32		61.1	20	77		57.8	21	33		60.2	21	78		56.9	22	35		58.9	22	80		55.9
20	33		60.9	20	78		57.8	21	34		59.9	21	79		56.9	22	36		58.7	22	81		55.9
20	34		60.7	20	79		57.8	21	35		59.7	21	80		56.8	22	37		58.5	22	82		55.9
20	35		60.5	20	80		57.8	21	36		59.5	21	81		56.8	22	38		58.3	22	83		55.9
20	36		60.3	20	81		57.8	21	37		59.3	21	82		56.8	22	39		58.1	22	84		55.9
20	37		60.1	20	82		57.8	21	38		59.1	21	83		56.8	22	40		57.9	22	85		55.9
20	38		59.9	20	83		57.8	21	39		58.9	21	84		56.8	22	41		57.8	22	86		55.9
20	39		59.7	20	84		57.8	21	40		58.8	21	85		56.8	22	42		57.6	22	87		55.9
20	40		59.6	20	85		57.8	21	41		58.6	21	86		56.8	22	43		57.5	22	88		55.9
20	41		59.4	20	86		57.8	21	42		58.5	21	87		56.8	22	44		57.4	22	89		55.9
20	42		59.3	20	87		57.8	21	43		58.3	21	88		56.8	22	45		57.2	22	90		55.9
20	43		59.2	20	88		57.8	21	44		58.2	21	89		56.8	22	46		57.1	22	91		55.9
20	44		59.1	20	89		57.8	21	45		58.1	21	90		56.8	22	47		57.0	22	92		55.9
20	45		59.0	20	90		57.8	21	46		58.0	21	91		56.8	22	48		56.9	22	93		55.9
20	46		58.9	20	91		57.8	21	47		57.9	21	92		56.8	22	49		56.8	22	94		55.9
20	47		58.8	20	92		57.8	21	48		57.8	21	93		56.8	22	50		56.8	22	95		55.9
20	48		58.7	20	93		57.8	21	49		57.7	21	94		56.8	22	51		56.7	22	96		55.9
20	49		58.6	20	94		57.8	21	50		57.7	21	95		56.8	22	52		56.6	22	97		55.9
20	50		58.6	20	95		57.8	21	51		57.6	21	96		56.8	22	53		56.6	22	98		55.9
20	51		58.5	20	96		57.8	21	52		57.5	21	97		56.8	22	54		56.5	22	99		55.9
20	52		58.4	20	97		57.8	21	53		57.5	21	98		56.8	22	55		56.4	22	100		55.9
20	53		58.4	20	98		57.8	21	54		57.4	21	99		56.8	22	56		56.4	22	101		55.9
20	54		58.3	20	99		57.8	21	55		57.4	21	100		56.8	22	57		56.4	22	102		55.9
20	55		58.3	20	100		57.8	21	56		57.3	21	101		56.8	22	58		56.3	22	103		55.9
20	56		58.2	20	101		57.8	21	57		57.3	21	102		56.8	22	59		56.3	22	104		55.9
20	57		58.2	20	102		57.8	21	58		57.2	21	103		56.8	22	60		56.2	22	105		55.9
20	58		58.2	20	103		57.8	21	59		57.2	21	104		56.8	22	61		56.2	22	106		55.9
20	59		58.1	20	104		57.8	21	60		57.2	21	105		56.8	22	62		56.2	22	107		55.9
20	60		58.1	20	105		57.8	21	61		57.1	21	106		56.8	22	63		56.1	22	108		55.9
20	61		58.1	20	106		57.8	21	62		57.1	21	107		56.8	22	64		56.1	22	109		55.9
20	62		58.0	20	107		57.8	21	63		57.1	21	108		56.8	22	65		56.1	23	23		62.6
20	63		58.0	20	108		57.7	21	64		57.1	21	109		56.8	22	66		56.1	23	24		62.1
20	64		58.0	20	109		57.7	21	65		57.0	22	22		63.6	22	67		56.0	23	25		61.7

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.	
1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE
23	26	61.2	23	71	55.0	24	30	59.0	24	75	54.1	25	35	56.8	25	80	53.1	25	80	53.1	25	80	53.1	25	80	53.1	25	80	53.1
23	27	60.8	23	72	55.0	24	31	58.7	24	76	54.0	25	36	56.5	25	81	53.1	25	81	53.1	25	81	53.1	25	81	53.1	25	81	53.1
23	28	60.4	23	73	55.0	24	32	58.4	24	77	54.0	25	37	56.2	25	82	53.1	25	82	53.1	25	82	53.1	25	82	53.1	25	82	53.1
23	29	60.0	23	74	55.0	24	33	58.0	24	78	54.0	25	38	56.0	25	83	53.0	25	83	53.0	25	83	53.0	25	83	53.0	25	83	53.0
23	30	59.7	23	75	55.0	24	34	57.7	24	79	54.0	25	39	55.8	25	84	53.0	25	84	53.0	25	84	53.0	25	84	53.0	25	84	53.0
23	31	59.3	23	76	55.0	24	35	57.5	24	80	54.0	25	40	55.6	25	85	53.0	25	85	53.0	25	85	53.0	25	85	53.0	25	85	53.0
23	32	59.0	23	77	55.0	24	36	57.2	24	81	54.0	25	41	55.4	25	86	53.0	25	86	53.0	25	86	53.0	25	86	53.0	25	86	53.0
23	33	58.7	23	78	55.0	24	37	57.0	24	82	54.0	25	42	55.2	25	87	53.0	25	87	53.0	25	87	53.0	25	87	53.0	25	87	53.0
23	34	58.5	23	79	55.0	24	38	56.7	24	83	54.0	25	43	55.0	25	88	53.0	25	88	53.0	25	88	53.0	25	88	53.0	25	88	53.0
23	35	58.2	23	80	55.0	24	39	56.5	24	84	54.0	25	44	54.8	25	89	53.0	25	89	53.0	25	89	53.0	25	89	53.0	25	89	53.0
23	36	58.0	23	81	55.0	24	40	56.3	24	85	54.0	25	45	54.7	25	90	53.0	25	90	53.0	25	90	53.0	25	90	53.0	25	90	53.0
23	37	57.7	23	82	54.9	24	41	56.2	24	86	54.0	25	46	54.6	25	91	53.0	25	91	53.0	25	91	53.0	25	91	53.0	25	91	53.0
23	38	57.5	23	83	54.9	24	42	56.0	24	87	54.0	25	47	54.4	25	92	53.0	25	92	53.0	25	92	53.0	25	92	53.0	25	92	53.0
23	39	57.3	23	84	54.9	24	43	55.8	24	88	54.0	25	48	54.3	25	93	53.0	25	93	53.0	25	93	53.0	25	93	53.0	25	93	53.0
23	40	57.1	23	85	54.9	24	44	55.7	24	89	54.0	25	49	54.2	25	94	53.0	25	94	53.0	25	94	53.0	25	94	53.0	25	94	53.0
23	41	57.0	23	86	54.9	24	45	55.5	24	90	54.0	25	50	54.1	25	95	53.0	25	95	53.0	25	95	53.0	25	95	53.0	25	95	53.0
23	42	56.8	23	87	54.9	24	46	55.4	24	91	54.0	25	51	54.0	25	96	53.0	25	96	53.0	25	96	53.0	25	96	53.0	25	96	53.0
23	43	56.7	23	88	54.9	24	47	55.3	24	92	54.0	25	52	53.9	25	97	53.0	25	97	53.0	25	97	53.0	25	97	53.0	25	97	53.0
23	44	56.5	23	89	54.9	24	48	55.2	24	93	54.0	25	53	53.9	25	98	53.0	25	98	53.0	25	98	53.0	25	98	53.0	25	98	53.0
23	45	56.4	23	90	54.9	24	49	55.1	24	94	54.0	25	54	53.8	25	99	53.0	25	99	53.0	25	99	53.0	25	99	53.0	25	99	53.0
23	46	56.3	23	91	54.9	24	50	55.0	24	95	54.0	25	55	53.7	25	100	53.0	25	100	53.0	25	100	53.0	25	100	53.0	25	100	53.0
23	47	56.2	23	92	54.9	24	51	54.9	24	96	54.0	25	56	53.7	25	101	53.0	25	101	53.0	25	101	53.0	25	101	53.0	25	101	53.0
23	48	56.1	23	93	54.9	24	52	54.8	24	97	54.0	25	57	53.6	25	102	53.0	25	102	53.0	25	102	53.0	25	102	53.0	25	102	53.0
23	49	56.0	23	94	54.9	24	53	54.8	24	98	54.0	25	58	53.5	25	103	53.0	25	103	53.0	25	103	53.0	25	103	53.0	25	103	53.0
23	50	55.9	23	95	54.9	24	54	54.7	24	99	54.0	25	59	53.5	25	104	53.0	25	104	53.0	25	104	53.0	25	104	53.0	25	104	53.0
23	51	55.8	23	96	54.9	24	55	54.6	24	100	54.0	25	60	53.5	25	105	53.0	25	105	53.0	25	105	53.0	25	105	53.0	25	105	53.0
23	52	55.7	23	97	54.9	24	56	54.6	24	101	54.0	25	61	53.4	25	106	53.0	25	106	53.0	25	106	53.0	25	106	53.0	25	106	53.0
23	53	55.7	23	98	54.9	24	57	54.5	24	102	54.0	25	62	53.4	25	107	53.0	25	107	53.0	25	107	53.0	25	107	53.0	25	107	53.0
23	54	55.6	23	99	54.9	24	58	54.5	24	103	54.0	25	63	53.3	25	108	53.0	25	108	53.0	25	108	53.0	25	108	53.0	25	108	53.0
23	55	55.5	23	100	54.9	24	59	54.4	24	104	54.0	25	64	53.3	25	109	53.0	25	109	53.0	25	109	53.0	25	109	53.0	25	109	53.0
23	56	55.5	23	101	54.9	24	60	54.4	24	105	54.0	25	65	53.3	26	26	59.6	26	26	59.6	26	26	59.6	26	26	59.6	26	26	59.6
23	57	55.4	23	102	54.9	24	61	54.3	24	106	54.0	25	66	53.3	26	27	59.2	26	27	59.2	26	27	59.2	26	27	59.2	26	27	59.2
23	58	55.4	23	103	54.9	24	62	54.3	24	107	54.0	25	67	53.2	26	28	58.7	26	28	58.7	26	28	58.7	26	28	58.7	26	28	58.7
23	59	55.3	23	104	54.9	24	63	54.3	24	108	54.0	25	68	53.2	26	29	58.3	26	29	58.3	26	29	58.3	26	29	58.3	26	29	58.3
23	60	55.3	23	105	54.9	24	64	54.2	24	109	54.0	25	69	53.2	26	30	57.8	26	30	57.8	26	30	57.8	26	30	57.8	26	30	57.8
23	61	55.3	23	106	54.9	24	65	54.2	25	25	60.6	25	70	53.2	26	31	57.4	26	31	57.4	26	31	57.4	26	31	57.4	26	31	57.4
23	62	55.2	23	107	54.9	24	66	54.2	25	26	60.1	25	71	53.2	26	32	57.1	26	32	57.1	26	32	57.1	26	32	57.1	26	32	57.1
23	63	55.2	23	108	54.9	24	67	54.2	25	27	59.7	25	72	53.1	26	33	56.7	26	33	56.7	26	33	56.7	26	33	56.7	26	33	56.7
23	64	55.2	23	109	54.9	24	68	54.2	25	28	59.2	25	73	53.1	26	34	56.4	26	34	56.4	26	34	56.4	26	34	56.4	26	34	56.4
23	65	55.2	24	24	61.6	24	69	54.1	25	29	58.8	25	74	53.1	26	35	56.1	26	35	56.1	26	35	56.1	26	35	56.1	26	35	56.1
23	66	55.1	24	25	61.1	24	70	54.1	25	30	58.4	25	75	53.1	26	36	55.8	26	36	55.8	26	36	55.8	26	36	55.8	26	36	55.8
23	67	55.1	24	26	60.7	24	71	54.1	25	31	58.1	25	76	53.1	26	37	55.5	26	37	55.5	26	37	55.5	26	37	55.5	26	37	55.5
23	68	55.1	24	27	60.2	24	72	54.1	25	32	57.7	25	77	53.1	26	38	55.3	26	38	55.3	26	38	55.3	26	38	55.3	26	38	55.3
23	69	55.1	24	28	59.8	24	73	54.1	25	33	57.4	25	78	53.1	26	39	55.0	26	39	55.0	26	39	55.0	26	39	55.0	26	39	55.0
23	70	55.1	24	29	59.4	24	74	54.1	25	34	57.1	25	79	53.1	26	40	54.8	26	40	54.8	26	40	54.8	26	40	54.8	26	40	54.8

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
26	41	54.6	26	86	52.1	27	48	52.6	27	93	51.1	28	56	50.9	28	101	50.2	28	101	50.2	28	101	50.2
26	42	54.4	26	87	52.1	27	49	52.5	27	94	51.1	28	57	50.9	28	102	50.2	28	102	50.2	28	102	50.2
26	43	54.2	26	88	52.1	27	50	52.4	27	95	51.1	28	58	50.8	28	103	50.2	28	103	50.2	28	103	50.2
26	44	54.0	26	89	52.1	27	51	52.3	27	96	51.1	28	59	50.7	28	104	50.2	28	104	50.2	28	104	50.2
26	45	53.9	26	90	52.1	27	52	52.2	27	97	51.1	28	60	50.7	28	105	50.2	28	105	50.2	28	105	50.2
26	46	53.7	26	91	52.1	27	53	52.1	27	98	51.1	28	61	50.6	28	106	50.2	28	106	50.2	28	106	50.2
26	47	53.6	26	92	52.1	27	54	52.0	27	99	51.1	28	62	50.6	28	107	50.2	28	107	50.2	28	107	50.2
26	48	53.5	26	93	52.1	27	55	51.9	27	100	51.1	28	63	50.6	28	108	50.2	28	108	50.2	28	108	50.2
26	49	53.3	26	94	52.1	27	56	51.8	27	101	51.1	28	64	50.5	28	109	50.2	28	109	50.2	28	109	50.2
26	50	53.2	26	95	52.1	27	57	51.8	27	102	51.1	28	65	50.5	29	29	56.7	29	29	56.7	29	29	56.7
26	51	53.1	26	96	52.1	27	58	51.7	27	103	51.1	28	66	50.5	29	30	56.2	29	30	56.2	29	30	56.2
26	52	53.0	26	97	52.1	27	59	51.7	27	104	51.1	28	67	50.4	29	31	55.7	29	31	55.7	29	31	55.7
26	53	53.0	26	98	52.1	27	60	51.6	27	105	51.1	28	68	50.4	29	32	55.3	29	32	55.3	29	32	55.3
26	54	52.9	26	99	52.1	27	61	51.6	27	106	51.1	28	69	50.4	29	33	54.9	29	33	54.9	29	33	54.9
26	55	52.8	26	100	52.1	27	62	51.5	27	107	51.1	28	70	50.3	29	34	54.5	29	34	54.5	29	34	54.5
26	56	52.7	26	101	52.1	27	63	51.5	27	108	51.1	28	71	50.3	29	35	54.1	29	35	54.1	29	35	54.1
26	57	52.7	26	102	52.1	27	64	51.4	27	109	51.1	28	72	50.3	29	36	53.8	29	36	53.8	29	36	53.8
26	58	52.6	26	103	52.1	27	65	51.4	28	28	57.7	28	73	50.3	29	37	53.4	29	37	53.4	29	37	53.4
26	59	52.6	26	104	52.1	27	66	51.4	28	29	57.2	28	74	50.3	29	38	53.1	29	38	53.1	29	38	53.1
26	60	52.5	26	105	52.1	27	67	51.4	28	30	56.7	28	75	50.3	29	39	52.8	29	39	52.8	29	39	52.8
26	61	52.5	26	106	52.1	27	68	51.3	28	31	56.3	28	76	50.3	29	40	52.6	29	40	52.6	29	40	52.6
26	62	52.4	26	107	52.1	27	69	51.3	28	32	55.9	28	77	50.2	29	41	52.3	29	41	52.3	29	41	52.3
26	63	52.4	26	108	52.1	27	70	51.3	28	33	55.5	28	78	50.2	29	42	52.1	29	42	52.1	29	42	52.1
26	64	52.4	26	109	52.1	27	71	51.3	28	34	55.1	28	79	50.2	29	43	51.8	29	43	51.8	29	43	51.8
26	65	52.3	27	27	58.7	27	72	51.3	28	35	54.8	28	80	50.2	29	44	51.6	29	44	51.6	29	44	51.6
26	66	52.3	27	28	58.2	27	73	51.2	28	36	54.4	28	81	50.2	29	45	51.4	29	45	51.4	29	45	51.4
26	67	52.3	27	29	57.7	27	74	51.2	28	37	54.1	28	82	50.2	29	46	51.3	29	46	51.3	29	46	51.3
26	68	52.3	27	30	57.3	27	75	51.2	28	38	53.8	28	83	50.2	29	47	51.1	29	47	51.1	29	47	51.1
26	69	52.3	27	31	56.9	27	76	51.2	28	39	53.5	28	84	50.2	29	48	50.9	29	48	50.9	29	48	50.9
26	70	52.2	27	32	56.5	27	77	51.2	28	40	53.3	28	85	50.2	29	49	50.8	29	49	50.8	29	49	50.8
26	71	52.2	27	33	56.1	27	78	51.2	28	41	53.0	28	86	50.2	29	50	50.7	29	50	50.7	29	50	50.7
26	72	52.2	27	34	55.7	27	79	51.2	28	42	52.8	28	87	50.2	29	51	50.5	29	51	50.5	29	51	50.5
26	73	52.2	27	35	55.4	27	80	51.2	28	43	52.6	28	88	50.2	29	52	50.4	29	52	50.4	29	52	50.4
26	74	52.2	27	36	55.1	27	81	51.2	28	44	52.4	28	89	50.2	29	53	50.3	29	53	50.3	29	53	50.3
26	75	52.2	27	37	54.8	27	82	51.2	28	45	52.2	28	90	50.2	29	54	50.2	29	54	50.2	29	54	50.2
26	76	52.1	27	38	54.5	27	83	51.1	28	46	52.1	28	91	50.2	29	55	50.1	29	55	50.1	29	55	50.1
26	77	52.1	27	39	54.3	27	84	51.1	28	47	51.9	28	92	50.2	29	56	50.0	29	56	50.0	29	56	50.0
26	78	52.1	27	40	54.0	27	85	51.1	28	48	51.8	28	93	50.2	29	57	50.0	29	57	50.0	29	57	50.0
26	79	52.1	27	41	53.8	27	86	51.1	28	49	51.6	28	94	50.2	29	58	49.9	29	58	49.9	29	58	49.9
26	80	52.1	27	42	53.6	27	87	51.1	28	50	51.5	28	95	50.2	29	59	49.8	29	59	49.8	29	59	49.8
26	81	52.1	27	43	53.4	27	88	51.1	28	51	51.4	28	96	50.2	29	60	49.8	29	60	49.8	29	60	49.8
26	82	52.1	27	44	53.2	27	89	51.1	28	52	51.3	28	97	50.2	29	61	49.7	29	61	49.7	29	61	49.7
26	83	52.1	27	45	53.0	27	90	51.1	28	53	51.2	28	98	50.2	29	62	49.7	29	62	49.7	29	62	49.7
26	84	52.1	27	46	52.9	27	91	51.1	28	54	51.1	28	99	50.2	29	63	49.6	29	63	49.6	29	63	49.6
26	85	52.1	27	47	52.7	27	92	51.1	28	55	51.0	28	100	50.2	29	64	49.6	29	64	49.6	29	64	49.6

AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.
IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.	
1	2		1	2		1	2		1	2		1	2		1	2	
29	65	49.6	30	30	55.7	30	75	48.4	31	41	50.9	31	86	47.3	32	53	47.7
29	66	49.5	30	31	55.2	30	76	48.4	31	42	50.6	31	87	47.3	32	54	47.6
29	67	49.5	30	32	54.8	30	77	48.3	31	43	50.4	31	88	47.3	32	55	47.5
29	68	49.5	30	33	54.3	30	78	48.3	31	44	50.1	31	89	47.3	32	56	47.4
29	69	49.4	30	34	53.9	30	79	48.3	31	45	49.9	31	90	47.3	32	57	47.3
29	70	49.4	30	35	53.5	30	80	48.3	31	46	49.7	31	91	47.3	32	58	47.2
29	71	49.4	30	36	53.1	30	81	48.3	31	47	49.5	31	92	47.3	32	59	47.1
29	72	49.4	30	37	52.8	30	82	48.3	31	48	49.3	31	93	47.3	32	60	47.1
29	73	49.3	30	38	52.5	30	83	48.3	31	49	49.1	31	94	47.3	32	61	47.0
29	74	49.3	30	39	52.1	30	84	48.3	31	50	49.0	31	95	47.3	32	62	46.9
29	75	49.3	30	40	51.9	30	85	48.3	31	51	48.8	31	96	47.3	32	63	46.9
29	76	49.3	30	41	51.6	30	86	48.3	31	52	48.7	31	97	47.3	32	64	46.8
29	77	49.3	30	42	51.3	30	87	48.3	31	53	48.6	31	98	47.3	32	65	46.8
29	78	49.3	30	43	51.1	30	88	48.3	31	54	48.5	31	99	47.3	32	66	46.7
29	79	49.3	30	44	50.9	30	89	48.3	31	55	48.4	31	100	47.3	32	67	46.7
29	80	49.3	30	45	50.7	30	90	48.3	31	56	48.3	31	101	47.3	32	68	46.7
29	81	49.3	30	46	50.5	30	91	48.3	31	57	48.2	31	102	47.3	32	69	46.6
29	82	49.2	30	47	50.3	30	92	48.3	31	58	48.1	31	103	47.3	32	70	46.6
29	83	49.2	30	48	50.1	30	93	48.3	31	59	48.0	31	104	47.3	32	71	46.6
29	84	49.2	30	49	50.0	30	94	48.3	31	60	48.0	31	105	47.3	32	72	46.5
29	85	49.2	30	50	49.8	30	95	48.3	31	61	47.9	31	106	47.3	32	73	46.5
29	86	49.2	30	51	49.7	30	96	48.3	31	62	47.8	31	107	47.3	32	74	46.5
29	87	49.2	30	52	49.6	30	97	48.3	31	63	47.8	31	108	47.3	32	75	46.5
29	88	49.2	30	53	49.5	30	98	48.2	31	64	47.7	31	109	47.3	32	76	46.5
29	89	49.2	30	54	49.3	30	99	48.2	31	65	47.7	32	32	53.7	32	77	46.5
29	90	49.2	30	55	49.3	30	100	48.2	31	66	47.7	32	33	53.2	32	78	46.4
29	91	49.2	30	56	49.2	30	101	48.2	31	67	47.6	32	34	52.8	32	79	46.4
29	92	49.2	30	57	49.1	30	102	48.2	31	68	47.6	32	35	52.4	32	80	46.4
29	93	49.2	30	58	49.0	30	103	48.2	31	69	47.6	32	36	51.9	32	81	46.4
29	94	49.2	30	59	48.9	30	104	48.2	31	70	47.5	32	37	51.5	32	82	46.4
29	95	49.2	30	60	48.9	30	105	48.2	31	71	47.5	32	38	51.2	32	83	46.4
29	96	49.2	30	61	48.8	30	106	48.2	31	72	47.5	32	39	50.8	32	84	46.4
29	97	49.2	30	62	48.8	30	107	48.2	31	73	47.5	32	40	50.5	32	85	46.4
29	98	49.2	30	63	48.7	30	108	48.2	31	74	47.4	32	41	50.2	32	86	46.4
29	99	49.2	30	64	48.7	30	109	48.2	31	75	47.4	32	42	49.9	32	87	46.4
29	100	49.2	30	65	48.6	31	31	54.7	31	76	47.4	32	43	49.6	32	88	46.4
29	101	49.2	30	66	48.6	31	32	54.2	31	77	47.4	32	44	49.4	32	89	46.4
29	102	49.2	30	67	48.6	31	33	53.8	31	78	47.4	32	45	49.1	32	90	46.4
29	103	49.2	30	68	48.5	31	34	53.3	31	79	47.4	32	46	48.9	32	91	46.4
29	104	49.2	30	69	48.5	31	35	52.9	31	80	47.4	32	47	48.7	32	92	46.4
29	105	49.2	30	70	48.5	31	36	52.5	31	81	47.4	32	48	48.5	32	93	46.4
29	106	49.2	30	71	48.4	31	37	52.2	31	82	47.3	32	49	48.3	32	94	46.4
29	107	49.2	30	72	48.4	31	38	51.8	31	83	47.3	32	50	48.2	32	95	46.4
29	108	49.2	30	73	48.4	31	39	51.5	31	84	47.3	32	51	48.0	32	96	46.3
29	109	49.2	30	74	48.4	31	40	51.2	31	85	47.3	32	52	47.9	32	97	46.3

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT												
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE						
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.						
32	98		46.3			33	66		45.8			34	35		51.3			34	80		44.5			35	50		45.8			35	95		43.5
32	99		46.3			33	67		45.8			34	36		50.8			34	81		44.5			35	51		45.6			35	96		43.5
32	100		46.3			33	68		45.7			34	37		50.4			34	82		44.5			35	52		45.4			35	97		43.5
32	101		46.3			33	69		45.7			34	38		50.0			34	83		44.5			35	53		45.3			35	98		43.5
32	102		46.3			33	70		45.7			34	39		49.6			34	84		44.5			35	54		45.1			35	99		43.5
32	103		46.3			33	71		45.6			34	40		49.2			34	85		44.5			35	55		45.0			35	100		43.5
32	104		46.3			33	72		45.6			34	41		48.9			34	86		44.5			35	56		44.8			35	101		43.5
32	105		46.3			33	73		45.6			34	42		48.5			34	87		44.5			35	57		44.7			35	102		43.5
32	106		46.3			33	74		45.6			34	43		48.2			34	88		44.5			35	58		44.6			35	103		43.5
32	107		46.3			33	75		45.6			34	44		47.9			34	89		44.5			35	59		44.5			35	104		43.5
32	108		46.3			33	76		45.5			34	45		47.7			34	90		44.5			35	60		44.4			35	105		43.5
32	109		46.3			33	77		45.5			34	46		47.4			34	91		44.5			35	61		44.3			35	106		43.5
33	33		52.7			33	78		45.5			34	47		47.2			34	92		44.5			35	62		44.3			35	107		43.5
33	34		52.3			33	79		45.5			34	48		47.0			34	93		44.5			35	63		44.2			35	108		43.5
33	35		51.8			33	80		45.5			34	49		46.8			34	94		44.5			35	64		44.1			35	109		43.5
33	36		51.4			33	81		45.5			34	50		46.6			34	95		44.5			35	65		44.1			36	36		49.8
33	37		51.0			33	82		45.5			34	51		46.4			34	96		44.5			35	66		44.0			36	37		49.3
33	38		50.6			33	83		45.5			34	52		46.2			34	97		44.5			35	67		44.0			36	38		48.9
33	39		50.2			33	84		45.4			34	53		46.1			34	98		44.5			35	68		43.9			36	39		48.4
33	40		49.8			33	85		45.4			34	54		45.9			34	99		44.5			35	69		43.9			36	40		48.0
33	41		49.5			33	86		45.4			34	55		45.8			34	100		44.5			35	70		43.8			36	41		47.6
33	42		49.2			33	87		45.4			34	56		45.7			34	101		44.5			35	71		43.8			36	42		47.3
33	43		48.9			33	88		45.4			34	57		45.6			34	102		44.4			35	72		43.8			36	43		46.9
33	44		48.7			33	89		45.4			34	58		45.5			34	103		44.4			35	73		43.7			36	44		46.6
33	45		48.4			33	90		45.4			34	59		45.4			34	104		44.4			35	74		43.7			36	45		46.3
33	46		48.2			33	91		45.4			34	60		45.3			34	105		44.4			35	75		43.7			36	46		46.0
33	47		47.9			33	92		45.4			34	61		45.2			34	106		44.4			35	76		43.7			36	47		45.7
33	48		47.7			33	93		45.4			34	62		45.1			34	107		44.4			35	77		43.6			36	48		45.5
33	49		47.5			33	94		45.4			34	63		45.1			34	108		44.4			35	78		43.6			36	49		45.2
33	50		47.4			33	95		45.4			34	64		45.0			34	109		44.4			35	79		43.6			36	50		45.0
33	51		47.2			33	96		45.4			34	65		45.0			35	35		50.8			35	80		43.6			36	51		44.8
33	52		47.0			33	97		45.4			34	66		44.9			35	36		50.3			35	81		43.6			36	52		44.6
33	53		46.9			33	98		45.4			34	67		44.9			35	37		49.8			35	82		43.6			36	53		44.5
33	54		46.8			33	99		45.4			34	68		44.8			35	38		49.4			35	83		43.6			36	54		44.3
33	55		46.7			33	100		45.4			34	69		44.8			35	39		49.0			35	84		43.6			36	55		44.1
33	56		46.5			33	101		45.4			34	70		44.8			35	40		48.6			35	85		43.6			36	56		44.0
33	57		46.4			33	102		45.4			34	71		44.7			35	41		48.2			35	86		43.5			36	57		43.9
33	58		46.3			33	103		45.4			34	72		44.7			35	42		47.9			35	87		43.5			36	58		43.8
33	59		46.3			33	104		45.4			34	73		44.7			35	43		47.6			35	88		43.5			36	59		43.7
33	60		46.2			33	105		45.4			34	74		44.6			35	44		47.3			35	89		43.5			36	60		43.6
33	61		46.1			33	106		45.4			34	75		44.6			35	45		47.0			35	90		43.5			36	61		43.5
33	62		46.0			33	107		45.4			34	76		44.6			35	46		46.7			35	91		43.5			36	62		43.4
33	63		46.0			33	108		45.4			34	77		44.6			35	47		46.5			35	92		43.5			36	63		43.3
33	64		45.9			33	109		45.4			34	78		44.6			35	48		46.2			35	93		43.5			36	64		43.2
33	65		45.9			34	34		51.8			34	79		44.6			35	49		46.0			35	94		43.5			36	65		43.2

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE		
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.		
36	66		43.1			37	38		48.3			37	83		41.7			38	56		42.4			38	101		40.7		
36	67		43.1			37	39		47.9			37	84		41.7			38	57		42.2			38	102		40.7		
36	68		43.0			37	40		47.5			37	85		41.7			38	58		42.1			38	103		40.7		
36	69		43.0			37	41		47.0			37	86		41.7			38	59		42.0			38	104		40.7		
36	70		42.9			37	42		46.7			37	87		41.7			38	60		41.8			38	105		40.7		
36	71		42.9			37	43		46.3			37	88		41.7			38	61		41.7			38	106		40.7		
36	72		42.8			37	44		45.9			37	89		41.7			38	62		41.6			38	107		40.7		
36	73		42.8			37	45		45.6			37	90		41.7			38	63		41.6			38	108		40.7		
36	74		42.8			37	46		45.3			37	91		41.7			38	64		41.5			38	109		40.7		
36	75		42.8			37	47		45.0			37	92		41.6			38	65		41.4			39	39		46.9		
36	76		42.7			37	48		44.8			37	93		41.6			38	66		41.3			39	40		46.4		
36	77		42.7			37	49		44.5			37	94		41.6			38	67		41.3			39	41		45.9		
36	78		42.7			37	50		44.3			37	95		41.6			38	68		41.2			39	42		45.5		
36	79		42.7			37	51		44.1			37	96		41.6			38	69		41.2			39	43		45.1		
36	80		42.7			37	52		43.9			37	97		41.6			38	70		41.1			39	44		44.7		
36	81		42.7			37	53		43.7			37	98		41.6			38	71		41.1			39	45		44.4		
36	82		42.6			37	54		43.5			37	99		41.6			38	72		41.0			39	46		44.0		
36	83		42.6			37	55		43.3			37	100		41.6			38	73		41.0			39	47		43.7		
36	84		42.6			37	56		43.2			37	101		41.6			38	74		41.0			39	48		43.4		
36	85		42.6			37	57		43.0			37	102		41.6			38	75		40.9			39	49		43.1		
36	86		42.6			37	58		42.9			37	103		41.6			38	76		40.9			39	50		42.8		
36	87		42.6			37	59		42.8			37	104		41.6			38	77		40.9			39	51		42.6		
36	88		42.6			37	60		42.7			37	105		41.6			38	78		40.9			39	52		42.4		
36	89		42.6			37	61		42.6			37	106		41.6			38	79		40.8			39	53		42.1		
36	90		42.6			37	62		42.5			37	107		41.6			38	80		40.8			39	54		41.9		
36	91		42.6			37	63		42.4			37	108		41.6			38	81		40.8			39	55		41.7		
36	92		42.6			37	64		42.3			37	109		41.6			38	82		40.8			39	56		41.6		
36	93		42.6			37	65		42.3			38	38		47.8			38	83		40.8			39	57		41.4		
36	94		42.6			37	66		42.2			38	39		47.4			38	84		40.8			39	58		41.3		
36	95		42.6			37	67		42.2			38	40		46.9			38	85		40.8			39	59		41.1		
36	96		42.6			37	68		42.1			38	41		46.5			38	86		40.7			39	60		41.0		
36	97		42.6			37	69		42.1			38	42		46.1			38	87		40.7			39	61		40.9		
36	98		42.6			37	70		42.0			38	43		45.7			38	88		40.7			39	62		40.8		
36	99		42.6			37	71		42.0			38	44		45.3			38	89		40.7			39	63		40.7		
36	100		42.6			37	72		41.9			38	45		45.0			38	90		40.7			39	64		40.6		
36	101		42.6			37	73		41.9			38	46		44.7			38	91		40.7			39	65		40.5		
36	102		42.6			37	74		41.9			38	47		44.3			38	92		40.7			39	66		40.4		
36	103		42.6			37	75		41.8			38	48		44.1			38	93		40.7			39	67		40.4		
36	104		42.6			37	76		41.8			38	49		43.8			38	94		40.7			39	68		40.3		
36	105		42.6			37	77		41.8			38	50		43.5			38	95		40.7			39	69		40.3		
36	106		42.6			37	78		41.8			38	51		43.3			38	96		40.7			39	70		40.2		
36	107		42.6			37	79		41.8			38	52		43.1			38	97		40.7			39	71		40.2		
36	108		42.6			37	80		41.7			38	53		42.9			38	98		40.7			39	72		40.1		
36	109		42.6			37	81		41.7			38	54		42.7			38	99		40.7			39	73		40.1		
37	37		48.8			37	82		41.7			38	55		42.5			38	100		40.7			39	74		40.0		

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.		IND.	IND.	
1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE	1	2	LIFE
EXP.		EXP.	EXP.		EXP.	EXP.		EXP.	EXP.		EXP.	EXP.		EXP.	EXP.		EXP.	EXP.		EXP.	EXP.		EXP.
40	50	42.1	40	95	38.9	41	71	38.4	42	48	41.5	42	93	37.0	43	71	36.6						
40	51	41.9	40	96	38.8	41	72	38.3	42	49	41.1	42	94	37.0	43	72	36.6						
40	52	41.6	40	97	38.8	41	73	38.3	42	50	40.8	42	95	37.0	43	73	36.5						
40	53	41.4	40	98	38.8	41	74	38.2	42	51	40.5	42	96	37.0	43	74	36.5						
40	54	41.2	40	99	38.8	41	75	38.2	42	52	40.2	42	97	37.0	43	75	36.4						
40	55	41.0	40	100	38.8	41	76	38.2	42	53	40.0	42	98	37.0	43	76	36.4						
40	56	40.8	40	101	38.8	41	77	38.1	42	54	39.7	42	99	37.0	43	77	36.4						
40	57	40.6	40	102	38.8	41	78	38.1	42	55	39.5	42	100	37.0	43	78	36.3						
40	58	40.5	40	103	38.8	41	79	38.1	42	56	39.3	42	101	37.0	43	79	36.3						
40	59	40.3	40	104	38.8	41	80	38.1	42	57	39.1	42	102	37.0	43	80	36.3						
40	60	40.2	40	105	38.8	41	81	38.1	42	58	38.9	42	103	37.0	43	81	36.2						
40	61	40.1	40	106	38.8	41	82	38.0	42	59	38.7	42	104	37.0	43	82	36.2						
40	62	39.9	40	107	38.8	41	83	38.0	42	60	38.6	42	105	37.0	43	83	36.2						
40	63	39.8	40	108	38.8	41	84	38.0	42	61	38.4	42	106	37.0	43	84	36.2						
40	64	39.7	40	109	38.8	41	85	38.0	42	62	38.3	42	107	37.0	43	85	36.2						
40	65	39.7	41	41	44.9	41	86	38.0	42	63	38.2	42	108	37.0	43	86	36.2						
40	66	39.6	41	42	44.5	41	87	38.0	42	64	38.1	42	109	37.0	43	87	36.2						
40	67	39.5	41	43	44.0	41	88	38.0	42	65	38.0	43	43	43.0	43	88	36.1						
40	68	39.4	41	44	43.6	41	89	38.0	42	66	37.9	43	44	42.5	43	89	36.1						
40	69	39.4	41	45	43.2	41	90	38.0	42	67	37.8	43	45	42.1	43	90	36.1						
40	70	39.3	41	46	42.8	41	91	37.9	42	68	37.7	43	46	41.6	43	91	36.1						
40	71	39.3	41	47	42.4	41	92	37.9	42	69	37.6	43	47	41.2	43	92	36.1						
40	72	39.2	41	48	42.1	41	93	37.9	42	70	37.6	43	48	40.9	43	93	36.1						
40	73	39.2	41	49	41.8	41	94	37.9	42	71	37.5	43	49	40.5	43	94	36.1						
40	74	39.1	41	50	41.5	41	95	37.9	42	72	37.4	43	50	40.2	43	95	36.1						
40	75	39.1	41	51	41.2	41	96	37.9	42	73	37.4	43	51	39.8	43	96	36.1						
40	76	39.1	41	52	40.9	41	97	37.9	42	74	37.4	43	52	39.5	43	97	36.1						
40	77	39.0	41	53	40.7	41	98	37.9	42	75	37.3	43	53	39.3	43	98	36.1						
40	78	39.0	41	54	40.4	41	99	37.9	42	76	37.3	43	54	39.0	43	99	36.1						
40	79	39.0	41	55	40.2	41	100	37.9	42	77	37.2	43	55	38.8	43	100	36.1						
40	80	39.0	41	56	40.0	41	101	37.9	42	78	37.2	43	56	38.5	43	101	36.1						
40	81	39.0	41	57	39.8	41	102	37.9	42	79	37.2	43	57	38.3	43	102	36.1						
40	82	38.9	41	58	39.7	41	103	37.9	42	80	37.2	43	58	38.1	43	103	36.1						
40	83	38.9	41	59	39.5	41	104	37.9	42	81	37.1	43	59	37.9	43	104	36.1						
40	84	38.9	41	60	39.4	41	105	37.9	42	82	37.1	43	60	37.8	43	105	36.1						
40	85	38.9	41	61	39.2	41	106	37.9	42	83	37.1	43	61	37.6	43	106	36.1						
40	86	38.9	41	62	39.1	41	107	37.9	42	84	37.1	43	62	37.5	43	107	36.1						
40	87	38.9	41	63	39.0	41	108	37.9	42	85	37.1	43	63	37.4	43	108	36.1						
40	88	38.9	41	64	38.9	41	109	37.9	42	86	37.1	43	64	37.2	43	109	36.1						
40	89	38.9	41	65	38.8	42	42	44.0	42	87	37.1	43	65	37.1	44	44	42.0						
40	90	38.9	41	66	38.7	42	43	43.5	42	88	37.1	43	66	37.0	44	45	41.6						
40	91	38.9	41	67	38.6	42	44	43.0	42	89	37.0	43	67	36.9	44	46	41.1						
40	92	38.9	41	68	38.6	42	45	42.6	42	90	37.0	43	68	36.8	44	47	40.7						
40	93	38.9	41	69	38.5	42	46	42.2	42	91	37.0	43	69	36.8	44	48	40.3						
40	94	38.9	41	70	38.4	42	47	41.8	42	92	37.0	43	70	36.7	44	49	39.9						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT												
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE						
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.						
44	50		39.5			44	95		35.2			45	75		34.7			46	56		36.4			46	101		33.4			47	83		32.7
44	51		39.2			44	96		35.2			45	76		34.6			46	57		36.2			46	102		33.4			47	84		32.6
44	52		38.9			44	97		35.2			45	77		34.6			46	58		35.9			46	103		33.4			47	85		32.6
44	53		38.6			44	98		35.2			45	78		34.6			46	59		35.7			46	104		33.4			47	86		32.6
44	54		38.3			44	99		35.2			45	79		34.5			46	60		35.5			46	105		33.4			47	87		32.6
44	55		38.0			44	100		35.2			45	80		34.5			46	61		35.3			46	106		33.4			47	88		32.6
44	56		37.8			44	101		35.2			45	81		34.5			46	62		35.1			46	107		33.4			47	89		32.6
44	57		37.6			44	102		35.2			45	82		34.4			46	63		35.0			46	108		33.4			47	90		32.5
44	58		37.4			44	103		35.2			45	83		34.4			46	64		34.8			46	109		33.4			47	91		32.5
44	59		37.2			44	104		35.2			45	84		34.4			46	65		34.7			47	47		39.1			47	92		32.5
44	60		37.0			44	105		35.2			45	85		34.4			46	66		34.6			47	48		38.7			47	93		32.5
44	61		36.8			44	106		35.2			45	86		34.4			46	67		34.4			47	49		38.2			47	94		32.5
44	62		36.7			44	107		35.2			45	87		34.4			46	68		34.3			47	50		37.8			47	95		32.5
44	63		36.5			44	108		35.2			45	88		34.3			46	69		34.2			47	51		37.4			47	96		32.5
44	64		36.4			44	109		35.2			45	89		34.3			46	70		34.1			47	52		37.0			47	97		32.5
44	65		36.3			45	45		41.1			45	90		34.3			46	71		34.1			47	53		36.7			47	98		32.5
44	66		36.2			45	46		40.6			45	91		34.3			46	72		34.0			47	54		36.4			47	99		32.5
44	67		36.1			45	47		40.1			45	92		34.3			46	73		33.9			47	55		36.0			47	100		32.5
44	68		36.0			45	48		39.7			45	93		34.3			46	74		33.9			47	56		35.7			47	101		32.5
44	69		35.9			45	49		39.3			45	94		34.3			46	75		33.8			47	57		35.5			47	102		32.5
44	70		35.8			45	50		38.9			45	95		34.3			46	76		33.8			47	58		35.2			47	103		32.5
44	71		35.8			45	51		38.6			45	96		34.3			46	77		33.7			47	59		35.0			47	104		32.5
44	72		35.7			45	52		38.2			45	97		34.3			46	78		33.7			47	60		34.8			47	105		32.5
44	73		35.6			45	53		37.9			45	98		34.3			46	79		33.6			47	61		34.6			47	106		32.5
44	74		35.6			45	54		37.6			45	99		34.3			46	80		33.6			47	62		34.4			47	107		32.5
44	75		35.5			45	55		37.4			45	100		34.3			46	81		33.6			47	63		34.2			47	108		32.5
44	76		35.5			45	56		37.1			45	101		34.3			46	82		33.6			47	64		34.0			47	109		32.5
44	77		35.5			45	57		36.9			45	102		34.3			46	83		33.5			47	65		33.9			48	48		38.2
44	78		35.4			45	58		36.6			45	103		34.3			46	84		33.5			47	66		33.8			48	49		37.7
44	79		35.4			45	59		36.4			45	104		34.3			46	85		33.5			47	67		33.6			48	50		37.3
44	80		35.4			45	60		36.2			45	105		34.3			46	86		33.5			47	68		33.5			48	51		36.9
44	81		35.4			45	61		36.1			45	106		34.3			46	87		33.5			47	69		33.4			48	52		36.5
44	82		35.3			45	62		35.9			45	107		34.3			46	88		33.5			47	70		33.3			48	53		36.1
44	83		35.3			45	63		35.7			45	108		34.3			46	89		33.4			47	71		33.2			48	54		35.7
44	84		35.3			45	64		35.6			45	109		34.3			46	90		33.4			47	72		33.2			48	55		35.4
44	85		35.3			45	65		35.5			46	46		40.1			46	91		33.4			47	73		33.1			48	56		35.1
44	86		35.3			45	66		35.4			46	47		39.6			46	92		33.4			47	74		33.0			48	57		34.8
44	87		35.3			45	67		35.3			46	48		39.2			46	93		33.4			47	75		33.0			48	58		34.5
44	88		35.2			45	68		35.2			46	49		38.8			46	94		33.4			47	76		32.9			48	59		34.3
44	89		35.2			45	69		35.1			46	50		38.4			46	95		33.4			47	77		32.9			48	60		34.1
44	90		35.2			45	70		35.0			46	51		38.0			46	96		33.4			47	78		32.8			48	61		33.8
44	91		35.2			45	71		34.9			46	52		37.6			46	97		33.4			47	79		32.8			48	62		33.6
44	92		35.2			45	72		34.8			46	53		37.3			46	98		33.4			47	80		32.7			48	63		33.4
44	93		35.2			45	73		34.8			46	54		37.0			46	99		33.4			47	81		32.7			48	64		33.3
44	94		35.2			45	74		34.7			46	55		36.7			46	100		33.4			47	82		32.7			48	65		33.1

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE		
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.		
48	66		33.0			49	50		36.8			49	95		30.8			50	80		30.2			51	66		30.7		
48	67		32.8			49	51		36.3			49	96		30.7			50	81		30.1			51	67		30.5		
48	68		32.7			49	52		35.9			49	97		30.7			50	82		30.1			51	68		30.4		
48	69		32.6			49	53		35.5			49	98		30.7			50	83		30.1			51	69		30.2		
48	70		32.5			49	54		35.2			49	99		30.7			50	84		30.0			51	70		30.1		
48	71		32.4			49	55		34.8			49	100		30.7			50	85		30.0			51	71		30.0		
48	72		32.3			49	56		34.5			49	101		30.7			50	86		30.0			51	72		29.9		
48	73		32.2			49	57		34.2			49	102		30.7			50	87		30.0			51	73		29.8		
48	74		32.2			49	58		33.9			49	103		30.7			50	88		30.0			51	74		29.7		
48	75		32.1			49	59		33.6			49	104		30.7			50	89		29.9			51	75		29.6		
48	76		32.0			49	60		33.4			49	105		30.7			50	90		29.9			51	76		29.5		
48	77		32.0			49	61		33.1			49	106		30.7			50	91		29.9			51	77		29.5		
48	78		32.0			49	62		32.9			49	107		30.7			50	92		29.9			51	78		29.4		
48	79		31.9			49	63		32.7			49	108		30.7			50	93		29.9			51	79		29.4		
48	80		31.9			49	64		32.5			49	109		30.7			50	94		29.9			51	80		29.3		
48	81		31.8			49	65		32.4			50	50		36.3			50	95		29.9			51	81		29.3		
48	82		31.8			49	66		32.2			50	51		35.8			50	96		29.9			51	82		29.2		
48	83		31.8			49	67		32.1			50	52		35.4			50	97		29.9			51	83		29.2		
48	84		31.8			49	68		31.9			50	53		35.0			50	98		29.9			51	84		29.2		
48	85		31.7			49	69		31.8			50	54		34.6			50	99		29.9			51	85		29.2		
48	86		31.7			49	70		31.7			50	55		34.2			50	100		29.9			51	86		29.1		
48	87		31.7			49	71		31.6			50	56		33.9			50	101		29.9			51	87		29.1		
48	88		31.7			49	72		31.5			50	57		33.5			50	102		29.9			51	88		29.1		
48	89		31.7			49	73		31.4			50	58		33.2			50	103		29.9			51	89		29.1		
48	90		31.7			49	74		31.3			50	59		33.0			50	104		29.8			51	90		29.1		
48	91		31.7			49	75		31.3			50	60		32.7			50	105		29.8			51	91		29.0		
48	92		31.7			49	76		31.2			50	61		32.4			50	106		29.8			51	92		29.0		
48	93		31.6			49	77		31.2			50	62		32.2			50	107		29.8			51	93		29.0		
48	94		31.6			49	78		31.1			50	63		32.0			50	108		29.8			51	94		29.0		
48	95		31.6			49	79		31.1			50	64		31.8			50	109		29.8			51	95		29.0		
48	96		31.6			49	80		31.0			50	65		31.6			51	51		35.4			51	96		29.0		
48	97		31.6			49	81		31.0			50	66		31.4			51	52		34.9			51	97		29.0		
48	98		31.6			49	82		30.9			50	67		31.3			51	53		34.5			51	98		29.0		
48	99		31.6			49	83		30.9			50	68		31.1			51	54		34.0			51	99		29.0		
48	100		31.6			49	84		30.9			50	69		31.0			51	55		33.7			51	100		29.0		
48	101		31.6			49	85		30.9			50	70		30.9			51	56		33.3			51	101		29.0		
48	102		31.6			49	86		30.9			50	71		30.8			51	57		32.9			51	102		29.0		
48	103		31.6			49	87		30.8			50	72		30.7			51	58		32.6			51	103		29.0		
48	104		31.6			49	88		30.8			50	73		30.6			51	59		32.3			51	104		29.0		
48	105		31.6			49	89		30.8			50	74		30.5			51	60		32.0			51	105		29.0		
48	106		31.6			49	90		30.8			50	75		30.4			51	61		31.8			51	106		29.0		
48	107		31.6			49	91		30.8			50	76		30.4			51	62		31.5			51	107		29.0		
48	108		31.6			49	92		30.8			50	77		30.3			51	63		31.3			51	108		29.0		
48	109		31.6			49	93		30.8			50	78		30.3			51	64		31.1			51	109		29.0		
49	49		37.2			49	94		30.8			50	79		30.2			51	65		30.9			52	52		34.4		

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE		
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.		
52	98		28.1			53	86		27.4			54	75		27.2			55	65		28.1			56	56		30.7		
52	99		28.1			53	87		27.4			54	76		27.1			55	66		27.9			56	57		30.3		
52	100		28.1			53	88		27.4			54	77		27.0			55	67		27.7			56	58		29.8		
52	101		28.1			53	89		27.4			54	78		27.0			55	68		27.5			56	59		29.4		
52	102		28.1			53	90		27.4			54	79		26.9			55	69		27.3			56	60		29.1		
52	103		28.1			53	91		27.3			54	80		26.8			55	70		27.1			56	61		28.7		
52	104		28.1			53	92		27.3			54	81		26.8			55	71		27.0			56	62		28.4		
52	105		28.1			53	93		27.3			54	82		26.7			55	72		26.8			56	63		28.1		
52	106		28.1			53	94		27.3			54	83		26.7			55	73		26.7			56	64		27.8		
52	107		28.1			53	95		27.3			54	84		26.7			55	74		26.6			56	65		27.5		
52	108		28.1			53	96		27.3			54	85		26.6			55	75		26.5			56	66		27.2		
52	109		28.1			53	97		27.3			54	86		26.6			55	76		26.4			56	67		27.0		
53	53		33.5			53	98		27.3			54	87		26.6			55	77		26.3			56	68		26.8		
53	54		33.0			53	99		27.3			54	88		26.6			55	78		26.2			56	69		26.6		
53	55		32.6			53	100		27.3			54	89		26.5			55	79		26.1			56	70		26.4		
53	56		32.2			53	101		27.3			54	90		26.5			55	80		26.0			56	71		26.2		
53	57		31.8			53	102		27.3			54	91		26.5			55	81		26.0			56	72		26.1		
53	58		31.4			53	103		27.3			54	92		26.5			55	82		25.9			56	73		25.9		
53	59		31.1			53	104		27.3			54	93		26.5			55	83		25.9			56	74		25.8		
53	60		30.8			53	105		27.3			54	94		26.5			55	84		25.8			56	75		25.7		
53	61		30.5			53	106		27.3			54	95		26.5			55	85		25.8			56	76		25.6		
53	62		30.2			53	107		27.2			54	96		26.4			55	86		25.8			56	77		25.5		
53	63		29.9			53	108		27.2			54	97		26.4			55	87		25.7			56	78		25.4		
53	64		29.7			53	109		27.2			54	98		26.4			55	88		25.7			56	79		25.3		
53	65		29.5			54	54		32.5			54	99		26.4			55	89		25.7			56	80		25.3		
53	66		29.3			54	55		32.1			54	100		26.4			55	90		25.7			56	81		25.2		
53	67		29.1			54	56		31.7			54	101		26.4			55	91		25.7			56	82		25.1		
53	68		28.9			54	57		31.3			54	102		26.4			55	92		25.6			56	83		25.1		
53	69		28.7			54	58		30.9			54	103		26.4			55	93		25.6			56	84		25.0		
53	70		28.6			54	59		30.5			54	104		26.4			55	94		25.6			56	85		25.0		
53	71		28.4			54	60		30.2			54	105		26.4			55	95		25.6			56	86		25.0		
53	72		28.3			54	61		29.9			54	106		26.4			55	96		25.6			56	87		24.9		
53	73		28.2			54	62		29.6			54	107		26.4			55	97		25.6			56	88		24.9		
53	74		28.1			54	63		29.3			54	108		26.4			55	98		25.6			56	89		24.9		
53	75		28.0			54	64		29.0			54	109		26.4			55	99		25.6			56	90		24.9		
53	76		27.9			54	65		28.8			55	55		31.6			55	100		25.6			56	91		24.8		
53	77		27.8			54	66		28.6			55	56		31.2			55	101		25.6			56	92		24.8		
53	78		27.8			54	67		28.4			55	57		30.7			55	102		25.6			56	93		24.8		
53	79		27.7			54	68		28.2			55	58		30.3			55	103		25.6			56	94		24.8		
53	80		27.7			54	69		28.0			55	59		30.0			55	104		25.6			56	95		24.8		
53	81		27.6			54	70		27.8			55	60		29.6			55	105		25.6			56	96		24.8		
53	82		27.6			54	71		27.7			55	61		29.3			55	106		25.6			56	97		24.8		
53	83		27.5			54	72		27.6			55	62		29.0			55	107		25.6			56	98		24.8		
53	84		27.5			54	73		27.4			55	63		28.7			55	108		25.6			56	99		24.8		
53	85		27.5			54	74		27.3			55	64		28.4			55	109		25.5			56	100		24.8		

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT												
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE						
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.						
57	93		24.0			58	86		23.4			59	80		23.0			60	75		22.8			61	71		22.9			62	68		23.1
57	94		24.0			58	87		23.3			59	81		22.9			60	76		22.7			61	72		22.7			62	69		22.8
57	95		24.0			58	88		23.3			59	82		22.8			60	77		22.6			61	73		22.5			62	70		22.6
57	96		24.0			58	89		23.3			59	83		22.8			60	78		22.4			61	74		22.3			62	71		22.3
57	97		24.0			58	90		23.3			59	84		22.7			60	79		22.3			61	75		22.1			62	72		22.1
57	98		23.9			58	91		23.2			59	85		22.6			60	80		22.2			61	76		22.0			62	73		21.9
57	99		23.9			58	92		23.2			59	86		22.6			60	81		22.2			61	77		21.9			62	74		21.7
57	100		23.9			58	93		23.2			59	87		22.6			60	82		22.1			61	78		21.7			62	75		21.5
57	101		23.9			58	94		23.2			59	88		22.5			60	83		22.0			61	79		21.6			62	76		21.3
57	102		23.9			58	95		23.2			59	89		22.5			60	84		21.9			61	80		21.5			62	77		21.2
57	103		23.9			58	96		23.2			59	90		22.5			60	85		21.9			61	81		21.4			62	78		21.0
57	104		23.9			58	97		23.1			59	91		22.4			60	86		21.8			61	82		21.3			62	79		20.9
57	105		23.9			58	98		23.1			59	92		22.4			60	87		21.8			61	83		21.3			62	80		20.8
57	106		23.9			58	99		23.1			59	93		22.4			60	88		21.8			61	84		21.2			62	81		20.7
57	107		23.9			58	100		23.1			59	94		22.4			60	89		21.7			61	85		21.1			62	82		20.6
57	108		23.9			58	101		23.1			59	95		22.4			60	90		21.7			61	86		21.1			62	83		20.5
57	109		23.9			58	102		23.1			59	96		22.4			60	91		21.7			61	87		21.0			62	84		20.5
58	58		28.9			58	103		23.1			59	97		22.4			60	92		21.6			61	88		21.0			62	85		20.4
58	59		28.4			58	104		23.1			59	98		22.3			60	93		21.6			61	89		21.0			62	86		20.4
58	60		28.0			58	105		23.1			59	99		22.3			60	94		21.6			61	90		20.9			62	87		20.3
58	61		27.6			58	106		23.1			59	100		22.3			60	95		21.6			61	91		20.9			62	88		20.3
58	62		27.3			58	107		23.1			59	101		22.3			60	96		21.6			61	92		20.9			62	89		20.2
58	63		26.9			58	108		23.1			59	102		22.3			60	97		21.6			61	93		20.9			62	90		20.2
58	64		26.6			58	109		23.1			59	103		22.3			60	98		21.6			61	94		20.8			62	91		20.2
58	65		26.3			59	59		28.0			59	104		22.3			60	99		21.6			61	95		20.8			62	92		20.1
58	66		26.0			59	60		27.5			59	105		22.3			60	100		21.5			61	96		20.8			62	93		20.1
58	67		25.7			59	61		27.1			59	106		22.3			60	101		21.5			61	97		20.8			62	94		20.1
58	68		25.5			59	62		26.7			59	107		22.3			60	102		21.5			61	98		20.8			62	95		20.1
58	69		25.3			59	63		26.4			59	108		22.3			60	103		21.5			61	99		20.8			62	96		20.1
58	70		25.0			59	64		26.0			59	109		22.3			60	104		21.5			61	100		20.8			62	97		20.0
58	71		24.9			59	65		25.7			60	60		27.1			60	105		21.5			61	101		20.8			62	98		20.0
58	72		24.7			59	66		25.4			60	61		26.7			60	106		21.5			61	102		20.8			62	99		20.0
58	73		24.5			59	67		25.1			60	62		26.3			60	107		21.5			61	103		20.8			62	100		20.0
58	74		24.4			59	68		24.9			60	63		25.9			60	108		21.5			61	104		20.7			62	101		20.0
58	75		24.2			59	69		24.6			60	64		25.5			60	109		21.5			61	105		20.7			62	102		20.0
58	76		24.1			59	70		24.4			60	65		25.2			61	61		26.2			61	106		20.7			62	103		20.0
58	77		24.0			59	71		24.2			60	66		24.8			61	62		25.8			61	107		20.7			62	104		20.0
58	78		23.9			59	72		24.0			60	67		24.5			61	63		25.4			61	108		20.7			62	105		20.0
58	79		23.8			59	73		23.8			60	68		24.3			61	64		25.0			61	109		20.7			62	106		20.0
58	80		23.7			59	74		23.7			60	69		24.0			61	65		24.6			62	62		25.3			62	107		20.0
58	81		23.6			59	75		23.5			60	70		23.8			61	66		24.3			62	63		24.9			62	108		20.0
58	82		23.6			59	76		23.4			60	71		23.5			61	67		24.0			62	64		24.5			62	109		20.0
58	83		23.5			59	77		23.3			60	72		23.3			61	68		23.7			62	65		24.1			63	63		24.5
58	84		23.5			59	78		23.2			60	73		23.2			61	69		23.4			62	66		23.8			63	64		24.0
58	85		23.4			59	79		23.1			60	74		23.0			61	70		23.2			62	67		23.4			63	65		23.7

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE			IND.	IND.		LIFE		
1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.			1	2		EXP.		
63	66		23.3			64	65		23.2			65	65		22.8			66	66		21.9			67	68		20.7		
63	67		22.9			64	66		22.8			65	66		22.4			66	67		21.5			67	69		20.3		
63	68		22.6			64	67		22.4			65	67		22.0			66	68		21.1			67	70		20.0		
63	69		22.3			64	68		22.1			65	68		21.6			66	69		20.8			67	71		19.6		
63	70		22.0			64	69		21.8			65	69		21.3			66	70		20.4			67	72		19.3		
63	71		21.7			64	70		21.5			65	70		20.9			66	71		20.1			67	73		19.0		
63	72		21.5			64	71		21.2			65	71		20.6			66	72		19.8			67	74		18.8		
63	73		21.3			64	72		20.9			65	72		20.4			66	73		19.5			67	75		18.5		
63	74		21.0			64	73		20.7			65	73		20.1			66	74		19.3			67	76		18.3		
63	75		20.9			64	74		20.4			65	74		19.9			66	75		19.1			67	77		18.1		
63	76		20.7			64	75		20.2			65	75		19.6			66	76		18.9			67	78		17.9		
63	77		20.5			64	76		20.1			65	76		19.4			66	77		18.7			67	79		17.7		
63	78		20.4			64	77		19.9			65	77		19.3			66	78		18.5			67	80		17.6		
63	79		20.2			64	78		19.7			65	78		19.1			66	79		18.3			67	81		17.4		
63	80		20.1			64	79		19.6			65	79		18.9			66	80		18.2			67	82		17.3		
63	81		20.0			64	80		19.5			65	80		18.8			66	81		18.0			67	83		17.2		
63	82		19.9			64	81		19.3			65	81		18.7			66	82		17.9			67	84		17.1		
63	83		19.8			64	82		19.2			65	82		18.6			66	83		17.8			67	85		17.0		
63	84		19.8			64	83		19.2			65	83		18.5			66	84		17.7			67	86		16.9		
63	85		19.7			64	84		19.1			65	84		18.4			66	85		17.6			67	87		16.8		
63	86		19.6			64	85		19.0			65	85		18.3			66	86		17.6			67	88		16.8		
63	87		19.6			64	86		18.9			65	86		18.2			66	87		17.5			67	89		16.7		
63	88		19.5			64	87		18.9			65	87		18.2			66	88		17.4			67	90		16.6		
63	89		19.5			64	88		18.8			65	88		18.1			66	89		17.4			67	91		16.6		
63	90		19.5			64	89		18.8			65	89		18.1			66	90		17.3			67	92		16.6		
63	91		19.4			64	90		18.7			65	90		18.0			66	91		17.3			67	93		16.5		
63	92		19.4			64	91		18.7			65	91		18.0			66	92		17.3			67	94		16.5		
63	93		19.4			64	92		18.7			65	92		18.0			66	93		17.2			67	95		16.5		
63	94		19.3			64	93		18.6			65	93		17.9			66	94		17.2			67	96		16.4		
63	95		19.3			64	94		18.6			65	94		17.9			66	95		17.2			67	97		16.4		
63	96		19.3			64	95		18.6			65	95		17.9			66	96		17.1			67	98		16.4		
63	97		19.3			64	96		18.6			65	96		17.9			66	97		17.1			67	99		16.4		
63	98		19.3			64	97		18.6			65	97		17.8			66	98		17.1			67	100		16.4		
63	99		19.3			64	98		18.5			65	98		17.8			66	99		17.1			67	101		16.4		
63	100		19.3			64	99		18.5			65	99		17.8			66	100		17.1			67	102		16.4		
63	101		19.3			64	100		18.5			65	100		17.8			66	101		17.1			67	103		16.3		
63	102		19.2			64	101		18.5			65	101		17.8			66	102		17.1			67	104		16.3		
63	103		19.2			64	102		18.5			65	102		17.8			66	103		17.1			67	105		16.3		
63	104		19.2			64	103		18.5			65	103		17.8			66	104		17.0			67	106		16.3		
63	105		19.2			64	104		18.5			65	104		17.8			66	105		17.0			67	107		16.3		
63	106		19.2			64	105		18.5			65	105		17.8			66	106		17.0			67	108		16.3		
63	107		19.2			64	106		18.5			65	106		17.8			66	107		17.0			67	109		16.3		
63	108		19.2			64	107		18.5			65	107		17.7			66	108		17.0			68	68		20.3		
63	109		19.2			64	108		18.5			65	108		17.7			66	109		17.0			68	69		19.9		
64	64		23.6			64	109		18.5			65	109		17.7			67	67		21.1			68	70		19.5		

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT										
IND.	IND.					IND.	IND.					IND.	IND.					IND.	IND.					IND.	IND.						
1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.	1	2	LIFE	EXP.
69	75	17.5		70	80	15.8		71	86	14.4		72	93	13.3		73	101	12.4		75	75	14.9									
69	76	17.2		70	81	15.6		71	87	14.3		72	94	13.2		73	102	12.4		75	76	14.5									
69	77	17.0		70	82	15.5		71	88	14.2		72	95	13.2		73	103	12.4		75	77	14.2									
69	78	16.7		70	83	15.3		71	89	14.1		72	96	13.2		73	104	12.4		75	78	13.9									
69	79	16.6		70	84	15.2		71	90	14.1		72	97	13.1		73	105	12.4		75	79	13.6									
69	80	16.4		70	85	15.1		71	91	14.0		72	98	13.1		73	106	12.3		75	80	13.3									
69	81	16.2		70	86	15.0		71	92	13.9		72	99	13.1		73	107	12.3		75	81	13.1									
69	82	16.1		70	87	14.9		71	93	13.9		72	100	13.1		73	108	12.3		75	82	12.9									
69	83	15.9		70	88	14.8		71	94	13.9		72	101	13.0		73	109	12.3		75	83	12.7									
69	84	15.8		70	89	14.7		71	95	13.8		72	102	13.0		74	74	15.6		75	84	12.5									
69	85	15.7		70	90	14.7		71	96	13.8		72	103	13.0		74	75	15.2		75	85	12.4									
69	86	15.6		70	91	14.6		71	97	13.8		72	104	13.0		74	76	14.9		75	86	12.2									
69	87	15.5		70	92	14.6		71	98	13.7		72	105	13.0		74	77	14.6		75	87	12.1									
69	88	15.4		70	93	14.5		71	99	13.7		72	106	13.0		74	78	14.3		75	88	12.0									
69	89	15.4		70	94	14.5		71	100	13.7		72	107	13.0		74	79	14.0		75	89	11.9									
69	90	15.3		70	95	14.5		71	101	13.7		72	108	12.9		74	80	13.8		75	90	11.8									
69	91	15.3		70	96	14.4		71	102	13.7		72	109	12.9		74	81	13.6		75	91	11.7									
69	92	15.2		70	97	14.4		71	103	13.6		73	73	16.3		74	82	13.4		75	92	11.6									
69	93	15.2		70	98	14.4		71	104	13.6		73	74	16.0		74	83	13.2		75	93	11.5									
69	94	15.1		70	99	14.4		71	105	13.6		73	75	15.6		74	84	13.0		75	94	11.5									
69	95	15.1		70	100	14.3		71	106	13.6		73	76	15.3		74	85	12.9		75	95	11.4									
69	96	15.1		70	101	14.3		71	107	13.6		73	77	15.0		74	86	12.7		75	96	11.4									
69	97	15.1		70	102	14.3		71	108	13.6		73	78	14.7		74	87	12.6		75	97	11.3									
69	98	15.0		70	103	14.3		71	109	13.6		73	79	14.5		74	88	12.5		75	98	11.3									
69	99	15.0		70	104	14.3		72	72	17.1		73	80	14.3		74	89	12.4		75	99	11.3									
69	100	15.0		70	105	14.3		72	73	16.7		73	81	14.1		74	90	12.3		75	100	11.3									
69	101	15.0		70	106	14.3		72	74	16.4		73	82	13.9		74	91	12.2		75	101	11.2									
69	102	15.0		70	107	14.3		72	75	16.0		73	83	13.7		74	92	12.2		75	102	11.2									
69	103	15.0		70	108	14.2		72	76	15.7		73	84	13.5		74	93	12.1		75	103	11.2									
69	104	15.0		70	109	14.2		72	77	15.5		73	85	13.4		74	94	12.0		75	104	11.2									
69	105	15.0		71	71	17.9		72	78	15.2		73	86	13.3		74	95	12.0		75	105	11.2									
69	106	14.9		71	72	17.5		72	79	15.0		73	87	13.1		74	96	12.0		75	106	11.1									
69	107	14.9		71	73	17.1		72	80	14.8		73	88	13.0		74	97	11.9		75	107	11.1									
69	108	14.9		71	74	16.8		72	81	14.6		73	89	13.0		74	98	11.9		75	108	11.1									
69	109	14.9		71	75	16.5		72	82	14.4		73	90	12.9		74	99	11.9		75	109	11.1									
70	70	18.7		71	76	16.2		72	83	14.2		73	91	12.8		74	100	11.8		76	76	14.1									
70	71	18.3		71	77	15.9		72	84	14.1		73	92	12.7		74	101	11.8		76	77	13.8									
70	72	17.9		71	78	15.7		72	85	13.9		73	93	12.7		74	102	11.8		76	78	13.5									
70	73	17.6		71	79	15.5		72	86	13.8		73	94	12.6		74	103	11.8		76	79	13.2									
70	74	17.3		71	80	15.3		72	87	13.7		73	95	12.6		74	104	11.8		76	80	12.9									
70	75	17.0		71	81	15.1		72	88	13.6		73	96	12.5		74	105	11.7		76	81	12.7									
70	76	16.7		71	82	14.9		72	89	13.5		73	97	12.5		74	106	11.7		76	82	12.5									
70	77	16.4		71	83	14.8		72	90	13.5		73	98	12.5		74	107	11.7		76	83	12.2									
70	78	16.2		71	84	14.6		72	91	13.4		73	99	12.5		74	108	11.7		76	84	12.1									
70	79	16.0		71	85	14.5		72	92	13.3		73	100	12.4		74	109	11.7		76	85	11.9									

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
76	86	11.7	77	98	10.2	79	80	11.8	80	95	8.9	82	83	10.0	83	101	7.3						
76	87	11.6	77	99	10.2	79	81	11.5	80	96	8.8	82	84	9.7	83	102	7.3						
76	88	11.5	77	100	10.2	79	82	11.3	80	97	8.8	82	85	9.5	83	103	7.2						
76	89	11.3	77	101	10.1	79	83	11.0	80	98	8.7	82	86	9.3	83	104	7.2						
76	90	11.2	77	102	10.1	79	84	10.8	80	99	8.7	82	87	9.1	83	105	7.2						
76	91	11.2	77	103	10.1	79	85	10.6	80	100	8.7	82	88	8.9	83	106	7.1						
76	92	11.1	77	104	10.1	79	86	10.4	80	101	8.6	82	89	8.7	83	107	7.1						
76	93	11.0	77	105	10.0	79	87	10.2	80	102	8.6	82	90	8.6	83	108	7.0						
76	94	10.9	77	106	10.0	79	88	10.1	80	103	8.6	82	91	8.5	83	109	7.0						
76	95	10.9	77	107	10.0	79	89	9.9	80	104	8.5	82	92	8.3	84	84	9.2						
76	96	10.8	77	108	10.0	79	90	9.8	80	105	8.5	82	93	8.2	84	85	8.9						
76	97	10.8	77	109	9.9	79	91	9.7	80	106	8.5	82	94	8.1	84	86	8.7						
76	98	10.8	78	78	12.8	79	92	9.6	80	107	8.4	82	95	8.1	84	87	8.5						
76	99	10.7	78	79	12.5	79	93	9.5	80	108	8.4	82	96	8.0	84	88	8.3						
76	100	10.7	78	80	12.2	79	94	9.4	80	109	8.4	82	97	7.9	84	89	8.1						
76	101	10.7	78	81	11.9	79	95	9.4	81	81	10.9	82	98	7.9	84	90	7.9						
76	102	10.6	78	82	11.6	79	96	9.3	81	82	10.6	82	99	7.8	84	91	7.8						
76	103	10.6	78	83	11.4	79	97	9.3	81	83	10.3	82	100	7.8	84	92	7.6						
76	104	10.6	78	84	11.2	79	98	9.2	81	84	10.1	82	101	7.7	84	93	7.5						
76	105	10.6	78	85	11.0	79	99	9.2	81	85	9.8	82	102	7.7	84	94	7.4						
76	106	10.6	78	86	10.8	79	100	9.1	81	86	9.6	82	103	7.6	84	95	7.3						
76	107	10.5	78	87	10.7	79	101	9.1	81	87	9.5	82	104	7.6	84	96	7.2						
76	108	10.5	78	88	10.5	79	102	9.1	81	88	9.3	82	105	7.6	84	97	7.1						
76	109	10.5	78	89	10.4	79	103	9.0	81	89	9.1	82	106	7.6	84	98	7.1						
77	77	13.5	78	90	10.3	79	104	9.0	81	90	9.0	82	107	7.5	84	99	7.0						
77	78	13.1	78	91	10.2	79	105	9.0	81	91	8.9	82	108	7.5	84	100	6.9						
77	79	12.8	78	92	10.1	79	106	9.0	81	92	8.7	82	109	7.4	84	101	6.9						
77	80	12.5	78	93	10.0	79	107	8.9	81	93	8.6	83	83	9.7	84	102	6.9						
77	81	12.3	78	94	9.9	79	108	8.9	81	94	8.6	83	84	9.4	84	103	6.8						
77	82	12.0	78	95	9.9	79	109	8.9	81	95	8.5	83	85	9.2	84	104	6.8						
77	83	11.8	78	96	9.8	80	80	11.5	81	96	8.4	83	86	9.0	84	105	6.7						
77	84	11.6	78	97	9.7	80	81	11.2	81	97	8.3	83	87	8.8	84	106	6.7						
77	85	11.4	78	98	9.7	80	82	10.9	81	98	8.3	83	88	8.6	84	107	6.7						
77	86	11.3	78	99	9.7	80	83	10.7	81	99	8.2	83	89	8.4	84	108	6.6						
77	87	11.1	78	100	9.6	80	84	10.4	81	100	8.2	83	90	8.2	84	109	6.6						
77	88	11.0	78	101	9.6	80	85	10.2	81	101	8.2	83	91	8.1	85	85	8.6						
77	89	10.9	78	102	9.6	80	86	10.0	81	102	8.1	83	92	8.0	85	86	8.4						
77	90	10.7	78	103	9.5	80	87	9.8	81	103	8.1	83	93	7.9	85	87	8.2						
77	91	10.6	78	104	9.5	80	88	9.7	81	104	8.1	83	94	7.8	85	88	8.0						
77	92	10.6	78	105	9.5	80	89	9.5	81	105	8.0	83	95	7.7	85	89	7.8						
77	93	10.5	78	106	9.5	80	90	9.4	81	106	8.0	83	96	7.6	85	90	7.6						
77	94	10.4	78	107	9.5	80	91	9.3	81	107	8.0	83	97	7.5	85	91	7.4						
77	95	10.4	78	108	9.4	80	92	9.2	81	108	7.9	83	98	7.4	85	92	7.3						
77	96	10.3	78	109	9.4	80	93	9.1	81	109	7.9	83	99	7.4	85	93	7.2						
77	97	10.3	79	79	12.1	80	94	9.0	82	82	10.3	83	100	7.3	85	94	7.0						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
85	95	6.9	87	93	6.6	89	95	5.8	91	101	4.7	94	95	4.7	97	98	3.8						
85	96	6.9	87	94	6.4	89	96	5.6	91	102	4.6	94	96	4.6	97	99	3.7						
85	97	6.8	87	95	6.3	89	97	5.5	91	103	4.6	94	97	4.4	97	100	3.6						
85	98	6.7	87	96	6.2	89	98	5.4	91	104	4.5	94	98	4.3	97	101	3.5						
85	99	6.6	87	97	6.1	89	99	5.4	91	105	4.4	94	99	4.2	97	102	3.4						
85	100	6.6	87	98	6.0	89	100	5.3	91	106	4.4	94	100	4.1	97	103	3.3						
85	101	6.5	87	99	6.0	89	101	5.2	91	107	4.3	94	101	4.0	97	104	3.3						
85	102	6.5	87	100	5.9	89	102	5.2	91	108	4.2	94	102	4.0	97	105	3.2						
85	103	6.4	87	101	5.8	89	103	5.1	91	109	4.2	94	103	3.9	97	106	3.1						
85	104	6.4	87	102	5.8	89	104	5.1	92	92	5.5	94	104	3.8	97	107	3.0						
85	105	6.4	87	103	5.7	89	105	5.0	92	93	5.4	94	105	3.7	97	108	2.9						
85	106	6.3	87	104	5.7	89	106	5.0	92	94	5.2	94	106	3.7	97	109	2.7						
85	107	6.3	87	105	5.6	89	107	4.9	92	95	5.1	94	107	3.6	98	98	3.7						
85	108	6.2	87	106	5.6	89	108	4.8	92	96	4.9	94	108	3.5	98	99	3.6						
85	109	6.2	87	107	5.5	89	109	4.8	92	97	4.8	94	109	3.4	98	100	3.5						
86	86	8.1	87	108	5.5	90	90	6.3	92	98	4.7	95	95	4.5	98	101	3.4						
86	87	7.9	87	109	5.4	90	91	6.1	92	99	4.6	95	96	4.4	98	102	3.3						
86	88	7.7	88	88	7.2	90	92	6.0	92	100	4.5	95	97	4.3	98	103	3.2						
86	89	7.5	88	89	7.0	90	93	5.8	92	101	4.5	95	98	4.1	98	104	3.1						
86	90	7.3	88	90	6.8	90	94	5.6	92	102	4.4	95	99	4.0	98	105	3.0						
86	91	7.1	88	91	6.6	90	95	5.5	92	103	4.3	95	100	3.9	98	106	2.9						
86	92	7.0	88	92	6.4	90	96	5.4	92	104	4.3	95	101	3.8	98	107	2.8						
86	93	6.8	88	93	6.3	90	97	5.3	92	105	4.2	95	102	3.8	98	108	2.7						
86	94	6.7	88	94	6.1	90	98	5.2	92	106	4.1	95	103	3.7	98	109	2.6						
86	95	6.6	88	95	6.0	90	99	5.1	92	107	4.1	95	104	3.6	99	99	3.4						
86	96	6.5	88	96	5.9	90	100	5.0	92	108	4.0	95	105	3.5	99	100	3.3						
86	97	6.4	88	97	5.8	90	101	5.0	92	109	3.9	95	106	3.5	99	101	3.2						
86	98	6.4	88	98	5.7	90	102	4.9	93	93	5.2	95	107	3.4	99	102	3.1						
86	99	6.3	88	99	5.7	90	103	4.8	93	94	5.0	95	108	3.3	99	103	3.0						
86	100	6.2	88	100	5.6	90	104	4.8	93	95	4.9	95	109	3.2	99	104	3.0						
86	101	6.2	88	101	5.5	90	105	4.7	93	96	4.7	96	96	4.2	99	105	2.9						
86	102	6.1	88	102	5.5	90	106	4.7	93	97	4.6	96	97	4.1	99	106	2.8						
86	103	6.1	88	103	5.4	90	107	4.6	93	98	4.5	96	98	4.0	99	107	2.7						
86	104	6.0	88	104	5.4	90	108	4.5	93	99	4.4	96	99	3.9	99	108	2.5						
86	105	6.0	88	105	5.3	90	109	4.4	93	100	4.3	96	100	3.8	99	109	2.4						
86	106	5.9	88	106	5.3	91	91	5.9	93	101	4.2	96	101	3.7	100	100	3.2						
86	107	5.9	88	107	5.2	91	92	5.7	93	102	4.2	96	102	3.6	100	101	3.1						
86	108	5.8	88	108	5.1	91	93	5.6	93	103	4.1	96	103	3.5	100	102	3.0						
86	109	5.8	88	109	5.1	91	94	5.4	93	104	4.0	96	104	3.4	100	103	2.9						
87	87	7.6	89	89	6.7	91	95	5.3	93	105	4.0	96	105	3.4	100	104	2.8						
87	88	7.4	89	90	6.5	91	96	5.2	93	106	3.9	96	106	3.3	100	105	2.7						
87	89	7.2	89	91	6.4	91	97	5.0	93	107	3.8	96	107	3.2	100	106	2.6						
87	90	7.0	89	92	6.2	91	98	4.9	93	108	3.7	96	108	3.1	100	107	2.5						
87	91	6.9	89	93	6.0	91	99	4.8	93	109	3.6	96	109	2.9	100	108	2.4						
87	92	6.7	89	94	5.9	91	100	4.8	94	94	4.9	97	97	4.0	100	109	2.2						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
101	101	3.0	101	109	2.1	102	109	1.9	104	104	2.4	105	107	2.0	107	108	1.5						
101	102	2.9	102	102	2.8	103	103	2.6	104	105	2.3	105	108	1.8	107	109	1.2						
101	103	2.8	102	103	2.7	103	104	2.5	104	106	2.2	105	109	1.5	108	108	1.2						
101	104	2.7	102	104	2.6	103	105	2.4	104	107	2.1	106	106	2.0	108	109	1.0						
101	105	2.6	102	105	2.5	103	106	2.3	104	108	1.9	106	107	1.8	109	109	0.5						
101	106	2.5	102	106	2.4	103	107	2.2	104	109	1.7	106	108	1.6									
101	107	2.4	102	107	2.3	103	108	2.0	105	105	2.2	106	109	1.4									
101	108	2.2	102	108	2.1	103	109	1.8	105	106	2.1	107	107	1.7									

AUTH: 15-30-2327, 15-30-2620, 15-31-501, MCA

IMP: 15-30-2327, 15-30-2328, MCA

REASONABLE NECESSITY: The department proposes amending ARM 42.4.2708 to provide the life expectancy tables used in the calculation of the Montana Qualified Endowments Credit. As required by 15-30-2327(4), MCA, the life expectancy tables were derived from the actuarial tables contained in the most recent IRS Publication 1457 titled "Actuarial Valuations," and are being incorporated as part of this rule. The life expectancy of the donor determines the present value of the gift which, in turn, is used to determine the appropriate amount of the credit.

4. Concerned persons may submit their data, views, or arguments, either orally or in writing, at the hearing. Written data, views, or arguments may also be submitted to: Laurie Logan, Department of Revenue, Director's Office, P.O. Box 7701, Helena, Montana 59604-7701; telephone (406) 444-7905; fax (406) 444-3696; or e-mail lalogan@mt.gov and must be received no later than July 15, 2014.

5. Laurie Logan, Department of Revenue, Director's Office, has been designated to preside over and conduct the hearing.

6. The Department of Revenue maintains a list of interested persons who wish to receive notices of rulemaking actions proposed by this agency. Persons who wish to have their name added to the list shall make a written request, which includes the name and e-mail or mailing address of the person to receive notices and specifies that the person wishes to receive notice regarding particular subject matter or matters. Notices will be sent by e-mail unless a mailing preference is noted in the request. A written request may be mailed or delivered to the person in 4 above or faxed to the office at (406) 444-3696, or may be made by completing a request form at any rules hearing held by the Department of Revenue.

7. An electronic copy of this notice is available on the department's web site, revenue.mt.gov. Select the Administrative Rules link under the Other Resources section located in the body of the homepage, and open the Proposal Notices section within. The department strives to make the electronic copy of this notice conform to the official version of the notice, as printed in the Montana Administrative Register, but advises all concerned persons that in the event of a discrepancy between the

official printed text of the notice and the electronic version of the notice, only the official printed text will be considered. While the department also strives to keep its web site accessible at all times, in some instances it may be temporarily unavailable due to system maintenance or technical problems.

8. The bill sponsor contact requirements of 2-4-302, MCA, apply and have been fulfilled. The primary sponsor of Senate Bill 108, L. 2013, Senator Taylor Brown, was notified by regular mail on June 21, 2013, and subsequently notified by regular mail on May 15, 2014.

9. With regard to the requirements of 2-4-111, MCA, the department has determined that the amendment of the above-referenced rules will not significantly and directly impact small businesses.

/s/ Laurie Logan
LAURIE LOGAN
Rule Reviewer

/s/ Mike Kadas
MIKE KADAS
Director of Revenue

Certified to the Secretary of State June 2, 2014